

EXHIBIT 5



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Main Office NMLS #5985 Branch Office NMLS #9785

June 17, 2022

Brian D. Flick
Dann Law
PO Box 6031040
Cleveland, OH 44103

NOTICE OF ATTEMPT TO COLLECT DEBT

RE: Dennis Halfpenny
401 South Grove Ave Apt 1A
Oak Park, IL 60302
Account No. [REDACTED]

YOU ARE HEREBY NOTIFIED THAT SN SERVICING CORPORATION, ITS EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT THIS DEBT. ANY INFORMATION THAT WE OBTAIN WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY, THIS NOTICE SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO A PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

Dear Mr. Flick:

Please be advised that I represent SN Servicing Corporation, its employees, attorney and agents who are attempting to collect this debt pursuant to a servicing agreement with U.S. Bank Trust National Association, as Trustee of the Bungalow Series IV Trust. Any information obtained will be used for that purpose. The Note referenced in the loan number has been placed with SN Servicing Corporation for collection, who is the party that you should contact for information regarding the account.

Our records show that the loan is due for the June 1, 2022 payment and has a principal balance due of \$57,205.79 together with any interest and charges that may be due. By act of Assignment of Mortgage all rights, title, and interest in the note and mortgage documents were transferred and assigned to U.S. Bank Trust National Association, as Trustee of the Bungalow Series IV Trust. A copy of the Payoff Statement is included to reflect the amount due.

Your letter of Notice of Error in regards to a fee assessed to the account. The legal fee expense was due to the bankruptcy filed by the borrower which required a response from the holder to protect its interest. The fee is allowed and recoverable. Based on this information, have determined that no error occurred.

Sincerely,

A handwritten signature in blue ink that reads 'William A. Fogleman'.

WILLIAM A. FOGLEMAN
Attorney At Law

WAF/afc